



BANK OF AMERICA, N.A (THE "BANK")

**Certified Copy of Corporate Resolutions - Opening
and Maintaining Deposit Accounts and Services**

Account Number 483063787673

Name of Corporation FRIEND OR FRAUD INC

I, the undersigned, hereby certify to BANK OF AMERICA, N A.

that I am the Secretary/Assistant Secretary and the designated keeper of the records and minutes of

FRIEND OR FRAUD INC

, duly organized and existing under the laws of the

State of NEW YORK

(the "Corporation"), that the following is a true copy of resolutions duly adopted by the Board of

Directors of said Corporation at a meeting duly held on the 6th day of April 2014

, at which a quorum was present and acted

throughout or adopted by the unanimous written consent of the Board of Directors, and that such resolutions are in full force and effect and have not been amended or rescinded

1. Resolved, that BANK OF AMERICA, N A

(the "Bank") is hereby designated

as a depository of the Corporation and that deposit accounts and/or time deposits (CDs) be opened and maintained in the name of this Corporation with Bank in accordance with the terms of the Bank's Deposit Agreement and Disclosures and the applicable rules and regulations for such accounts, that any one of the following officers or employees of the Corporation

Art B. Teman

Name

President

Title

Name

Title

Name

Title

Name

Title

is hereby authorized, on behalf of this Corporation and in its name, to execute and to sign any application, deposit agreement, signature card and any other documentation required by Bank to open said accounts, to sign checks, drafts, notes, bills of exchange, acceptances, time deposits (CDs) or other orders for payment of money, to endorse checks, drafts, notes, bills, time deposits (CDs) or other instruments owned or held by this Corporation for deposit with Bank or for collection or discount by Bank, to accept drafts, acceptances, and other instruments payable at Bank, to place orders with Bank for the purchase and sale of foreign currencies on behalf of this Corporation, to execute and deliver an electronic fund transfers agreement and to make transfers or withdrawals by electronic transfer on behalf of the Corporation, to obtain an access device (including but not limited to a card, code, or other means of access to the Corporation's accounts) that may be used for the purpose of initiating electronic fund transfers [Corporation agrees and acknowledges that neither the Electronic Funds Transfer Act (15 U S C 1693 et seq) nor Regulation F (12 C F R Part 205) are applicable to any such access device], to establish and maintain a night deposit relationship, to execute and deliver a wire transfer agreement and to request, or to appoint or delegate from time to time such persons who may request, wires of funds, to enter into any agreements with the Bank for the provision by Bank of various Treasury Management services to this Corporation as such officer or employee may determine, in his or her sole discretion, and to sign any and all documents and take all actions required by Bank relative to such Treasury Management services or the performance of the Corporation's obligations thereunder, and that any such Treasury Management agreement(s) shall remain in full force and effect until written notice to terminate given in accordance with the terms of any such agreement shall have been received by Bank and that such termination shall not affect any action taken by the Bank prior to such termination, to rent or lease a safe deposit box from Bank, to execute the rental agreement or lease, to enter the safe deposit box and to terminate the rental agreement or lease, to take whatever other actions or enter in to whatever other agreements relating to the accounts or investment of funds in such accounts with Bank and to execute, amend, supplement and deliver to Bank such agreements on behalf of the Corporation upon such terms and conditions as such officer or employee may deem appropriate and to appoint and delegate, from time to time, such person(s) who may be authorized to enter into such agreements and take any other actions pursuant to such agreements in connection with said accounts that the officer or employee deems necessary, and to waive presentment, demand, protest, and notice of protest or dishonor of any check, note, bill, draft, or other instrument made, drawn or endorsed by this Corporation, and

2. Further Resolved, that the Bank be and is hereby authorized to honor, receive, certify, pay or exchange for money orders or other instruments all instruments signed in accordance with the foregoing resolutions even though such payment may create an overdraft or even though such instruments may be drawn or endorsed to the order of any officer or employee signing the same or tendered by such officer or employee or a third party for exchange or cashing, or in payment of the individual obligation of such officer or employee, or for deposit to such officer's or employee's personal account and Bank shall not be required or be under any obligation to inquire as to the circumstances of the issuance or use of any instrument signed in accordance with the foregoing resolutions or the application or disposition of such instrument or the proceeds thereof, and, further, that the Bank is authorized to honor any instructions regarding withdrawals, orders for payment or transfer of funds whether oral, by telephone or electronic means if such withdrawal, orders or transfer are initiated by an above authorized officer or employee, and

3. Further Resolved, that the Bank be and is hereby requested, authorized and directed to honor and to treat as authorized, checks, drafts or other orders for the payment of money drawn or purportedly drawn in this Corporation's name, including those payable to the individual order of any person whose name appears thereon as signer thereof, when bearing or purporting to bear the facsimile signature of an officer or employee authorized in the foregoing resolutions and Bank shall be entitled to honor, to treat as authorized, and to charge this Corporation for such checks, drafts, or other orders regardless of by whom or by what means the actual or purported facsimile signature thereon may have been affixed thereto, if such signature resembles the facsimile specimen duly certified to or filed with the Bank by the Secretary or Assistant Secretary or other officer of this Corporation or if such facsimile signature resembles any facsimile signature previously affixed to any check, draft, or other order drawn in the Corporation's name, which check, draft, or other order was accepted and paid without timely objection by the Corporation, thereby ratifying the use of such facsimile signature, and the Corporation hereby indemnifies and holds the Bank harmless against any and all loss, cost, damage or expense suffered or incurred by the Bank arising out of or in any way related to the misuse or unlawful or unauthorized use by a person of such facsimile signature, and

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00-14-9012M 11-2013



**GOVERNMENT
EXHIBIT
103
19 Cr. 696 (PAE)**

SDNY_000166

Account Number 483063787673

4. Further Resolved, that endorsements for deposit may be evidenced by the name of the Corporation being written or stamped on the check or other instrument deposited, without designation of the party making the endorsement, and Bank is authorized to supply any endorsement on any instrument tendered for deposit or collection, and

5. Further Resolved, that the Secretary or Assistant Secretary of this Corporation shall certify to Bank names and signatures of persons authorized to act on behalf of this Corporation under the foregoing resolutions and shall from time to time hereafter, as changes in the identity of said officers and employees are made, immediately report, furnish and certify such changes to Bank and shall submit to Bank a new account signature card reflecting such change(s) in order to make such changes effective and Bank shall be fully protected in relying on such certifications and shall be indemnified and saved harmless from any claims, demands, expenses, losses, or damages resulting from, or growing out of, honoring the signature of any officer or employee so certified, or refusing to honor any signature not so certified, and

6. Further Resolved, the foregoing resolutions shall remain in full force and effect and the authority herein given to all of said persons shall remain irrevocable as far as Bank is concerned until three (3) business days after Bank is notified in writing of the revocation of such authority and that receipt of such notice shall not affect any action taken by said Bank prior thereto, and

7. Further Resolved, that all transactions by any officer or employee of this Corporation on its behalf and in its name with Bank prior to the delivery to Bank of a certified copy of the foregoing resolutions are, in all respects, hereby ratified, confirmed, approved and adopted, and

8. Further Resolved, that the Secretary or Assistant Secretary be and hereby is, authorized and directed to certify these resolutions to said Bank and that the provisions hereof are in conformity with the Charter or Articles of Incorporation and Bylaws of this Corporation and that the Secretary or Assistant Secretary be, and hereby is, authorized and directed to certify, from time to time hereafter, the names of the holders of the above authorized titles and their signatures on any signature card or other documentation required by said Bank

In Witness Whereof, I have hereunto subscribed my name and affixed the seal of this Corporation, this 6th day of April 2016.

Secretary/Assistant Secretary

(Corporate Seal)
NO SEAL



Bank Information

| | |
|--------------------------|---------------|
| Date | 04/06/2016 |
| Banking Center Name | HERALD CENTER |
| Associate's Name | Naqi Bokhari |
| Associate's Phone Number | 212-290-1988 |

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BANK OF AMERICA, N A (THE "BANK")

**Business Signature Card
with Substitute Form W-9**

Account Number: 4830 6378 7673

Bank Number: 487

Account Type: ☐ DDA ☒ SAV ☐ CD

Account Title:

FRIEND OR FRAUD INC

Legal Designation:

- ☐ Individual/Sole Proprietor ☐ Trust/Estate ☐ Unincorporated Association ☒ C Corporation ☐ S Corporation
☐ Partnership (Enter the type of partnership: General, LP, LLP or LLLP) _____
☐ Limited Liability Company (Enter tax classification: C=C Corporation, S=S Corporation, P=Partnership or M=Single Member Sole Proprietor) _____
☐ Other (Defined in W-9 instructions) _____

Social Security Number _____ (or) Employer Identification Number 47-3581194

By signing below, I/we acknowledge and agree that this account is and will be governed by the terms and conditions set forth in the account opening documents for my/our account, as they are amended from time to time. The account opening documents include the Deposit Agreement and Disclosures and the Business Schedule of Fees. Furthermore, I/we acknowledge the receipt of these documents. By signing below, I/we acknowledge and agree that the signature(s) will serve as verification for any transactions in connection with this account, and as the certification (set forth below) of the taxpayer identification number (TIN) to which I/we want interest reported. The Deposit Agreement includes a provision for alternative dispute resolution.

Substitute Form W-9. Certification - Under penalties of perjury, I certify that: (1) The number shown on this form is the correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because (A) I am exempt from backup withholding, or (B) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (C) The IRS has notified me that I am no longer subject to backup withholding, and (3) I am a US citizen or other US person (Defined in the W-9 instructions) and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

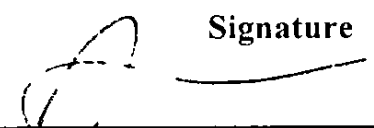
Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. (Please refer to the IRS instructions for Form W-9).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

☐ **Nonresident Alien Status (if applicable)** If the beneficial owner of this account is a foreign person, check here, and complete and sign the applicable Form(s) W-8

| | Name (typed or printed) | Title (if applicable) | Signature | Date |
|---|-------------------------|-----------------------|---|--------|
| 1 | ARI B TEMAN | PRESIDENT |  | 4/7/16 |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

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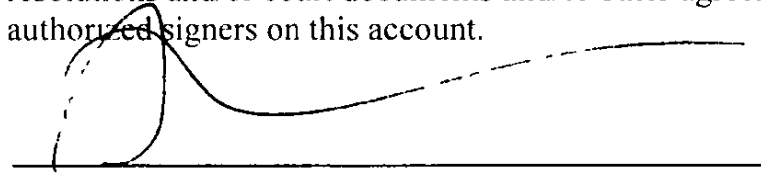
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Account Number: 4830 6378 7673

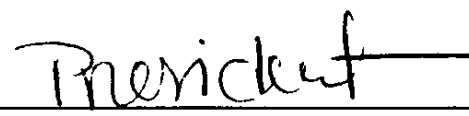
☒ Signature Card Addendum on File

ATM/Deposit/Debit Card Request

Provided that the account referenced above is eligible to receive automated teller machine cards and/or Debit Cards, I (as authorized by the resolutions and/or court documents and/or other agreements which authorize this account) hereby request the issuance of such cards to any of the authorized signers on this account.



Authorized Signer



Title

Review Information

Customer 1

Name ARI B TEMAN

ID Type US Passport W/Photo ID# 469084748 ID Issuer _____ Iss Date 05/2010 Exp Date 05/2020

ID Type US Driver License W/Photo ID# T24440576205822 ID Issuer New Jersey Iss Date 10/2013 Exp Date 06/2017

Customer 2:

Name _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

Customer 3:

Name _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

Customer 4:

Name _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

Customer 5:

Name _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

ID Type _____ ID# _____ ID Issuer _____ Iss Date _____ Exp Date _____

Bank Information

Date 04/06/2016

Banking Center Name HERALD CENTER

Associate's Name Naqi Bokhari

Associate's Phone Number 212-290-1988

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